

T0091.093925

PATENT

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

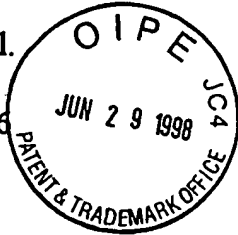
In re the U.S. Application of

Anthony WENDELL, et al.

Group Art Unit: Not assigned

U.S. Serial No. 09/077,456

Filed: May 29, 1998



For: AN IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING  
TRANSACTIONS, INCLUDING HOME BANKING

INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. §§ 1.97 AND 1.98

Assistant Commissioner of Patents  
Washington, D.C. 20231

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.96-197 and MPEP § 609, the Applicants, through their attorneys, hereby bring to the attention of the Examiner the references noted on the attached Form PTO-1449. A copy of the references are enclosed for the convenience of the Examiner.

Since this Information Disclosure Statement is being filed before the first Office Action has been mailed, no fees are believed to be necessary.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention.

Serial No. 09/077,456

Art Unit:

Attorney Docket No. T0091.093925

See 37 C.F.R. §§ 1.104(a) and 1.106(b) concurring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

ANTHONY WENDELL

By:



George Marcou

Registration No.33,014

KILPATRICK STOCKTON LLP

Suite 800

700 13th Street, N.W.

Washington, D.C. 20005

(202) 508-5800

Date: June 29, 1998